

REMARKS

This is a full and timely response to the outstanding non-final Office Action mailed August 10, 2005. Reconsideration and allowance of the application and presently pending claims 1-13 and 15-58 are respectfully requested.

1. Indication of Allowable Subject Matter

Applicants appreciate the Examiner's statement in the Office Action in which claims 1-13 and 29, 32-52, 54-56, and 58 have been indicated as allowable. Additionally, the Office Action indicates that claims 15 and 17-25, which depend upon independent claim 14, "would be allowable if rewritten in independent form including all of the limitation of the base claim and any intervening claims."

Claims 15 and 17-25 are not rewritten in independent form, but depend upon claim 16 which is believed to be allowable (as explained below). Accordingly, claims 15 and 17-25 are believed to be allowable, as presented.

2. Response to Rejection of Claims 16, 26-28, 30-31, 53, and 57 Under 35 U.S.C. §103

In the Office Action, claims 16, 26-28, 30-31, 53, and 57 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over *Checchio* (U.S. Patent 6,023,682), in view of *Sandberg-Diment* (U.S. Patent 5,826,245). Applicants respectfully traverse the rejection of the claims because the proposed combination of *Checchio* in view of *Sandberg-Diment* does not disclose, teach or suggest all of the recited features of the claims.

For example, with regard to claim 16, *Checchio* appears to teach at most a system where a card validation unit at a vendor's store transmits a credit card number, the purchase amount, and the purchase token to the credit card company computer database. *See* step S5 of FIG. 1. The credit card company computer then transmits to the credit card validation unit whether the purchase is authorized. *See* col. 3, lines 30-64. As such, *Checchio* fails to teach or suggest "the first party computer system transferring at least one part of a payment token to the second party computer system via a third party computer system."

Further, *Sandberg-Diment* appears to teach at most a system where a consumer enter his credit card number 30 into a computer 12 in order to buy a good from a merchant 16, where the computer 12 splits the number 30 into two pieces 32a and 32b and tags both pieces with the same tag 34. One piece 32b is sent to merchant 16 and the other piece 32a is sent to a verification agent 20. The merchant sends its piece 32b to the verification agent 20 and


then receives an approval code 36 from the verification agent 20. Therefore, *Sandberg-Diment* fails to disclose that a first party computer system transfers at least one part of a payment token to a second party computer system via a third party computer system, since the verification agent 20 does not transfer its piece 32a to the merchant 16 that is involved in the transaction. Therefore, *Sandberg-Diment* is legally inadequate to remedy the deficiencies of the *Checchio* reference. For at least these reasons, a *prima facie* case establishing an obviousness rejection by the proposed combination of *Checchio* with *Sandberg-Diment* has not been made. Therefore, the rejection of claim 16 and claims 15 & 17-25 (which depend from 16) should be withdrawn.

For at least similar reasons, the rejections of claims 26-28, 30-31, 53, and 57 should also be withdrawn.

CONCLUSION

For at least the reasons set forth above, Applicants respectfully submit that all objections and/or rejections have been traversed, rendered moot, and/or accommodated, and that the now pending claims 1-13 and 15-58 are in condition for allowance. Favorable reconsideration and allowance of the present application and all pending claims are hereby courteously requested. If, in the opinion of the Examiner, a telephonic conference would expedite the examination of this matter, the Examiner is invited to call the undersigned agent at (770) 933-9500.

Respectfully submitted,


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